

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Michael W-R Troyer  
Charlene J Troyer  
Debtor(s)

Case No. 17-20634

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/11/2017.
- 2) The plan was confirmed on 12/01/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/26/2018.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,705.00.
- 10) Amount of unsecured claims discharged without payment: \$31,636.30.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$39,795.63
Less amount refunded to debtor	\$1,203.82

<b>NET RECEIPTS:</b>	<b>\$38,591.81</b>
----------------------	--------------------

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,196.56
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,196.56</b>
--	-------------------

Attorney fees paid and disclosed by debtor:	\$0.00
---	--------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	0.00	584.00	584.00	584.00	0.00
ALLY FINANCIAL	Unsecured	14,570.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	864.00	919.52	919.52	919.52	0.00
CARMAX AUTO FINANCE	Secured	12,339.00	12,339.00	12,339.00	12,339.00	61.06
CARMAX AUTO FINANCE	Unsecured	NA	245.98	245.98	245.98	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	NA	850.00	850.00	850.00	0.00
CUBESMART	Secured	0.00	0.00	0.00	0.00	0.00
DISCOVER BANK	Unsecured	3,023.00	3,049.31	3,049.31	3,049.31	0.00
ILLINOIS TOLLWAY	Unsecured	NA	6,000.00	6,000.00	5,587.70	0.00
LVNV FUNDING	Unsecured	343.00	431.92	431.92	431.92	0.00
MARINER FINANCE LLC	Unsecured	1,700.00	1,263.25	1,263.25	1,263.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,574.00	4,420.32	4,420.32	4,420.32	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	229.00	378.01	378.01	378.01	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	331.00	375.67	375.67	375.67	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	400.00	400.71	400.71	400.71	0.00
PRESENCE HEALTH	Unsecured	1,000.00	784.88	784.88	784.88	0.00
PRESENCE HEALTH	Unsecured	0.00	59.35	59.35	59.35	0.00
QUANTUM3 GROUP	Unsecured	427.00	425.71	425.71	425.71	0.00
QUANTUM3 GROUP	Unsecured	187.00	218.86	218.86	218.86	0.00
CAPITAL ONE/DRESS BARN	Unsecured	398.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
HOME PARTNERS LLC	Unsecured	3,223.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	562.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	365.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	795.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Unsecured	326.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CBNA	Unsecured	289.00	NA	NA	0.00	0.00
CBNA	Unsecured	760.00	NA	NA	0.00	0.00
BARNS AND NOBLE	Unsecured	270.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	50.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	3,137.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	80.00	NA	NA	0.00	0.00
MCYDSNB	Unsecured	148.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	105.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT LLC	Unsecured	655.00	NA	NA	0.00	0.00
RISE LOAN	Unsecured	3,900.00	NA	NA	0.00	0.00
ROBERT MUCCI	Unsecured	941.00	NA	NA	0.00	0.00
SEARS	Unsecured	650.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,923.00	\$12,923.00	\$61.06
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,923.00</b>	<b>\$12,923.00</b>	<b>\$61.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,823.49</b>	<b>\$19,411.19</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,196.56</u>
Disbursements to Creditors	<u>\$32,395.25</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$38,591.81</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2018

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.